

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA**

In Re:	)	
<b>Sarah Virginia Flowers Melton</b>	)	<b>NOTICE TO CREDITORS</b>
	)	<b>AND</b>
	)	<b>PROPOSED PLAN</b>
SS# <u>xxx-xx-0258</u>	)	
SS# _____	)	Case No. <u>15-50650</u>
Debtor(s)	)	

The Debtor(s) filed for relief under Chapter 13 of the United States Bankruptcy Code on June 25, 2015.

**THE FILING AUTOMATICALLY STAYS COLLECTION AND OTHER ACTIONS AGAINST THE DEBTOR(S), DEBTOR(S)' PROPERTY AND CERTAIN CO-DEBTORS. IF YOU ATTEMPT TO COLLECT A DEBT OR TAKE OTHER ACTION IN VIOLATION OF THE BANKRUPTCY STAY, YOU MAY BE PENALIZED.**

**OFFICIAL NOTICE WILL BE SENT TO CREDITORS GIVING THE NAME AND ADDRESS OF THE TRUSTEE, THE DATE AND TIME OF THE MEETING OF CREDITORS, AND THE DEADLINE FOR OBJECTING TO THE PLAN.**

**A CREDITOR MUST TIMELY FILE A PROOF OF CLAIM WITH THE TRUSTEE IN ORDER TO RECEIVE DISTRIBUTIONS UNDER THE PLAN.**

The Debtor(s) propose an initial plan, which is subject to modification, as follows:

1. Payments to the Trustee: The Debtor(s) propose to pay from future earnings his/her/their disposable income to the Trustee for a period of 60 consecutive months by means of monthly payments of \$770.00, for distribution to creditors after payment of costs of administration.

2. Payments made directly to creditors: The Debtor(s) propose to make regular monthly payments directly to the following creditors:

<u>Creditor</u>	<u>Collateral and Valuation</u>
(A) <u>-NONE-</u>	

3. Disbursements by the Trustee: The Debtor proposes that the Trustee make the following distributions to creditors after payment of costs of administration as follows:

(A) The following priority claims shall be paid in full by means of deferred payment:  
-NONE-

(B) The following secured creditors shall receive their regular monthly payment:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u>
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(C) The following creditors have partially secured and partially unsecured claims and shall have their regular payment modified under the proposed plan:

<u>Creditor</u>	<u>Collateral and Value</u>	<u>Monthly Payment</u> <u>As Modified</u>
HH Gregg/SYNCB	Stove, refrigerator, freezer Market Value= \$1,000.00	\$1000.00 @ 5.25% prorata
United Consumer Financial Svcs	Vacuum Market Value= \$100.00	\$100.00 @ 5.25% prorata
Lendmark Financial Services LLC	Residence: 1001 West 25th St, Winston Salem NC	
- Judgment	Market Value= \$40,000.00	\$3300.00 @ 8% prorata
TD Auto Finance	2014 Chevrolet Equinox LS [10,700+ miles]	AP = \$195.00
	Market Value= \$19,665.00	\$28,300.00 @ 5.25% prorata

(D) The following co-signed claims shall be paid in full by monthly payments:  
-NONE-

(E) The following secured creditors shall be paid on their arrearage claims by means of monthly payments:

<u>Creditor</u>	<u>Collateral</u>	<u>Monthly Arrearage Payment</u>
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Creditor  
-NONE-

Collateral

Monthly Arrearage Payment

(F) After payment of allowed cost of administration, priority and secured claims, the balance of the funds paid to the Trustee shall be paid to allowed general unsecured claims. The exact amount available for unsecured creditors cannot be determined until all claims are filed and allowed, however, at this time it is anticipated that the return to unsecured creditors will be not less than 0 % and is estimated to be 15 % or a dividend sufficient to ensure that general unsecured creditors receive as much as would be received through liquidation of assets in a Chapter 7 case estimated to be \$2925.00.

4. Property to be surrendered: The following property will be returned to the secured creditor:

Creditor  
-NONE-

Collateral

(name of creditor and description of property)

5. The Debtor(s) has the following executory contracts and/or leases which will be assumed or rejected as herein indicated:

Contract\Lease Party

Description of Contract or Lease

Assume or Reject?

-NONE-

6. Other proposed provisions are as follows:

**a. Debtor(s) shall make direct Plan payments.**

**b. Debtor's son shall continue direct payments to Capital One/Kawasaki on the loan secured by the 2010 Kawasaki motorcycle.**

Date: 06/25/2015

/s/ Wendell "Wes" Schollander, III

Wendell "Wes" Schollander, III NC28062

Attorney for the Debtor

Address: **2000 W. First Street, Suite 308  
 Winston-Salem, NC 27104**

Telephone: **336-727-0900**

State Bar No. **NC28062**

UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF NORTH CAROLINA

In Re:

Sarah Virginia Flowers Melton

SS# xxx-xx-0258

SS#

Debtor(s)

NOTICE TO CREDITORS  
AND  
PROPOSED PLAN

Case No.

CERTIFICATE OF SERVICE

The undersigned certifies that a copy of the Notice to Creditors and Proposed Plan was served by first class mail, postage prepaid, to the following parties at their respective addresses:

Kathryn L. Bringle  
Chapter 13 Trustee  
Winston-Salem Division  
Post Office Box 2115  
Winston-Salem, NC 27102-2115

Bank of America - Credit Card  
Attn: Bankruptcy  
PO Box 982235  
El Paso, TX 79998

Belk/Synchrony Bank  
Bankruptcy Notice  
PO Box 965060  
Orlando, FL 32896-5060

Capital One Retail/Kawasaki  
PO Box 30257  
Salt Lake City, UT 84130-0257

Forsyth County Clerk of Court  
File #15-cvm-3568  
P.O. Box 20099  
Winston Salem, NC 27120

Forsyth County Tax Collector  
P.O. Box 82  
Winston Salem, NC 27102

GAP Visa/Synchrony Bank  
PO Box 965060  
Orlando, FL 32896-5060

HH Gregg/SYNCB  
PO Box 965061  
Orlando, FL 32896-5061

Internal Revenue Service  
Centralized Insolvency Operations  
P.O. Box 7346  
Philadelphia, PA 19101-7346

JCPenney/Synchrony Bank  
Bankruptcy Notice  
PO Box 965008  
Orlando, FL 32896-5008

LabCorp  
P.O. Box 2240  
Burlington, NC 27216

Lendmark Financial Services LLC  
400 E Hanes Mill Rd  
Winston Salem, NC 27105

Monitronics  
PO Box 814530  
Dallas, TX 75381-4530

NC Dept. of Revenue  
Bankruptcy Unit  
P.O. Box 1168  
Raleigh, NC 27640

Novant Health  
Dept. of Forsyth Medical Ctr  
PO Box 30143  
Charlotte, NC 28230-0143

Old Navy/Synchrony Bank  
Attn: Bankruptcy Dept.  
PO Box 965060  
Orlando, FL 32896-5060

Pathologists Diagnostic Laboratory  
PO Box 4137  
Florence, SC 29502-4137

TD Auto Finance  
PO Box 9223  
Farmington, MI 48333-9223

United Consumer Financial Svcs  
865 Bassett Road  
Westlake, OH 44145-1142

Wal-Mart/Synchrony Bank  
Bankruptcy Notice  
PO Box 965060  
Orlando, FL 32896

Date: 06/25/2015

/s/ Wendell "Wes" Schollander, III

Wendell "Wes" Schollander, III NC28062